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PATENT
ATTORNEY DOCKET NO. 00617425

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Allen-Rouman, et al.)
Serial No.: 09/516,209)
Filing Date: February 29, 2000)
For: ELECTRONIC PURCHASE)
METHOD AND FUNDS)
TRANSFER SYSTEM)

Group Art Unit:
Unknown
Examiner: Unknown

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Assistant Commissioner For Patents
Washington, D.C., 20231

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant
brings to the attention of the Examiner the documents listed on
the attached PTO 1449. This Information Disclosure Statement is
being filed within three months of the filing date of the above-
referenced application.

Copies of the listed documents are attached.

Applicant respectfully requests that the Examiner
consider the listed documents and evidence that consideration of
relevant portions thereof by making appropriate notations on the
attached form.

This submission does not represent that a search has
been made or that no better art exists and does not constitute an

admission that each or all of the listed documents are material or constitute "prior art." If it should be determined that any of the listed documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

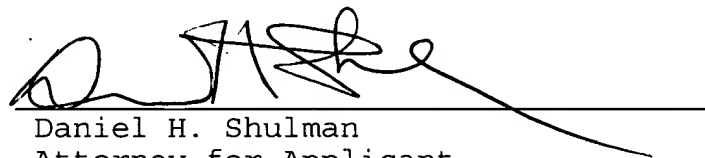
Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this statement, please charge the fee to our Deposit Account No. 13-0019.

Dated: April 14, 2000

Respectfully submitted,

By:


Daniel H. Shulman
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